

**United States Bankruptcy Court
Western District of Tennessee**

In re **George Henry Garrison
Pearlie Mae Garrison**

Debtor(s)

Case No.

Chapter **13**

**CHAPTER 13 PLAN
(INDIVIDUAL ADJUSTMENT OF DEBTS)**

DEBTOR(S):	(H) George Henry Garrison	S.S.# xxx-xx-7997	
	(W) Pearlie Mae Garrison	S.S.# xxx-xx-5402	
ADDRESS:	3827 Silver Chalice Drive Memphis, TN 38115		
PLAN PAYMENT:	Debtor(s) to pay \$ 1,335.00 Monthly		
PAYROLL DEDUCTION:	(XX) DIRECT PAY		
	BECAUSE: Unemployed		
	FIRST PAYMENT DATE: 12/5/2015		
PLACE OF EMPLOYMENT:	Spouse's Employer: Unemployed		
ADMINISTRATIVE:	Pay filing fee, Trustee's fee, and debtor's attorney fee, pursuant to Court Order.		
			MONTHLY PLAN PMT.
AUTO INSURANCE:	(X) Not included in Plan () Included in Plan		\$ -NONE-
CHILD SUPPORT:	Future support through Plan to		\$ -NONE-
	Child support arrearage amount		\$
PRIORITY CREDITORS:	-NONE-		\$ -NONE-
HOME MORTGAGE:	If no arrearage, ongoing payments are to be paid directly by the debtor(s).		
Brighton Bank	Ongoing pmt. Begin March 2016		\$ 539.00
	Approx. arrearage 7,600.00	Interest 0.00 %	\$ 127.00
SECURED CREDITORS;	VALUE	RATE OF	MONTHLY
(retain lien 11 U.S.C. Sec. 1325(a)(5))	COLLATERAL	INTEREST	PLAN PMT.
Capital One Auto Finance (\$12,850)	\$ 12,850.00	5.25 %	\$ 248.00
Pioneer Credit/Saks 5th Ave. (\$3,000)	\$ 3,000.00	5.25 %	\$ 57.00
Shelby County Trustee (\$3,850)	\$ 3,850.00	12.00 %	\$ 86.00
Treasurer, City of Memphis (\$4,188)	\$ 4,188.00	12.00 %	\$ 94.00
United Consumer Financial Serv. (\$700)	\$ 700.00	0.00 %	\$ 12.00

UNSECURED CREDITORS: Absent a specific court order otherwise, all claims, other than those specifically provided for above, shall be paid as general unsecured debts. Percentage to be paid to be determined by Trustee;

ESTIMATED TOTAL UNSECURED, NON-PRIORITY DEBT: **\$7,746.00**

TERMINATION: Plan shall terminate upon payment of the above, approximately **60** months.

Rejected Leases

-NONE-

Assumed Leases

-NONE-

*ADEQUATE PROTECTION PAYMENT WILL BE 1/4 (25%) OF PROPOSED CREDITOR MONTHLY PAYMENT.

FAILURE TO FILE TIMELY WRITTEN OBJECTION TO CONFIRMATION WILL BE DEEMED ACCEPTANCE OF PLAN.

DEBTOR'S ATTORNEY: **Janet M. Lane 014634
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